



Order Filed on May 4, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)  
50723

Morton & Craig LLC  
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Attorney for AmeriCredit Financial Services, Inc.,  
d/b/a GM Financial

In Re:

RICHARD HABERSTROH

Case No.: 19-18069

Adv. No.:

Hearing Date: 4-7-20

Judge: CMG

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: May 4, 2020**

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

**Richard Haberstroh**

**19-18096(CMG)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

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This matter having been brought on before this Court on motion for stay relief and co-debtor stay relief filed by John R. Morton, Jr., Esq., attorney for AmeriCredit Financial Services, Inc., d/b/a GM Financial, with the appearance of George Veitengruber, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and his attorney, and the non-filing co-debtor, Claudia S. Haberstroh under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That AmeriCredit Financial Services, Inc., d/b/a GM Financial is the holder of a first purchase money security interest encumbering a 2012 NISSAN ALTIMA bearing vehicle identification number 1N4AL2AP9CC159451 (hereinafter the "vehicle").
2. **Curing arrears:** At the hearing, the debtor was \$638 in arrears to GM Financial. The debtor shall the of arrears of \$638 by making cure payments of \$488.78 to GM Financial for four consecutive months, beginning 4-14-20. If the debtor fails to make any payment for a period of 30 days after it falls due (being the 14<sup>th</sup> day of each month), AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief and co-debtor stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney and the non-filing co-debtor, Claudia S. Haberstroh.
3. After curing arrears, the debtor shall make all retail installment contract payments to AmeriCredit Financial Services, Inc., d/b/a GM Financial when due, being the 14<sup>th</sup> day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief and co-debtor stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney and the non-filing co-debtor, Claudia Haberstroh.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief and co-debtor stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtor and his attorney and the non-filing co-debtor, Claudia Haberstroh.
5. The debtor shall pay to AmeriCredit Financial Services, Inc., d/b/a GM Financial through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Richard Haberstroh  
Debtor

Case No. 19-18069-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2020.

db +Richard Haberstroh, 7 Alpine Road, Holmdel, NJ 07733-2722

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 06, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

George E Veitengruber, III on behalf of Debtor Richard Haberstroh  
bankruptcy@veitengruberlaw.com, knapolitano15@gmail.com

John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., dba GM  
Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6